



GSL-Online

The Official Newsletter of the
Montana Guaranteed Student Loan Program
A Division of the Office of the Commissioner of Higher Education

(800) 537-7508
www.mgslp.org

Holiday, 2008 Edition

Director's Den

Nobody knows what the future holds, but I'm going to look into my crystal ball and make my predictions for 2009. Maybe this same time next year we can look back and see how accurate my predictions turned out to be.

The world of student loans will begin to stabilize. With a continued slow economy, our new President and administration will recognize that we must have student loans to pay for college. While Direct loans will work for some, it won't work for everyone. By the end of 2009, Direct will have gained some market share, but FFELP will remain strong and viable.

Our state budget will be tight, but grant and scholarship programs will

remain steady. Our Governor is a huge proponent of education and has made big strides forward in college access. The Governor and Legislature will find a way to keep the college access pipeline open and flowing.

The economy will get worse, bottoming out by mid-year. By late summer, the stock market and economy will start rebounding. The various bailouts will have worked their magic and the credit markets will begin their return to somewhat normal. As markets return, interest rates will rise – strengthening the dollar and the overall economy. By year-end 2009, the US will have mostly recovered from one of its worst recessions ever.

So there you have my

predictions for 2009. And while not all of my predictions may come true, here's something I know for sure is true: Here in Montana we have some of the best people working their absolute hardest for the benefit of students. Now that's a combination that guarantees our future success!

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Completing the Free Application for Federal Student Aid (FAFSA) is an essential — though not particularly enjoyable — step in applying for financial aid.

And while it might be tempting for parents to avoid the hassle of the financial aid process by responding to advertisements from companies who offer to complete the FAFSA on a family's behalf for a fee, it's an unnecessary measure thanks to Montana College Goal Sunday, according to nonprofit Student Assistance Foundation (SAF).

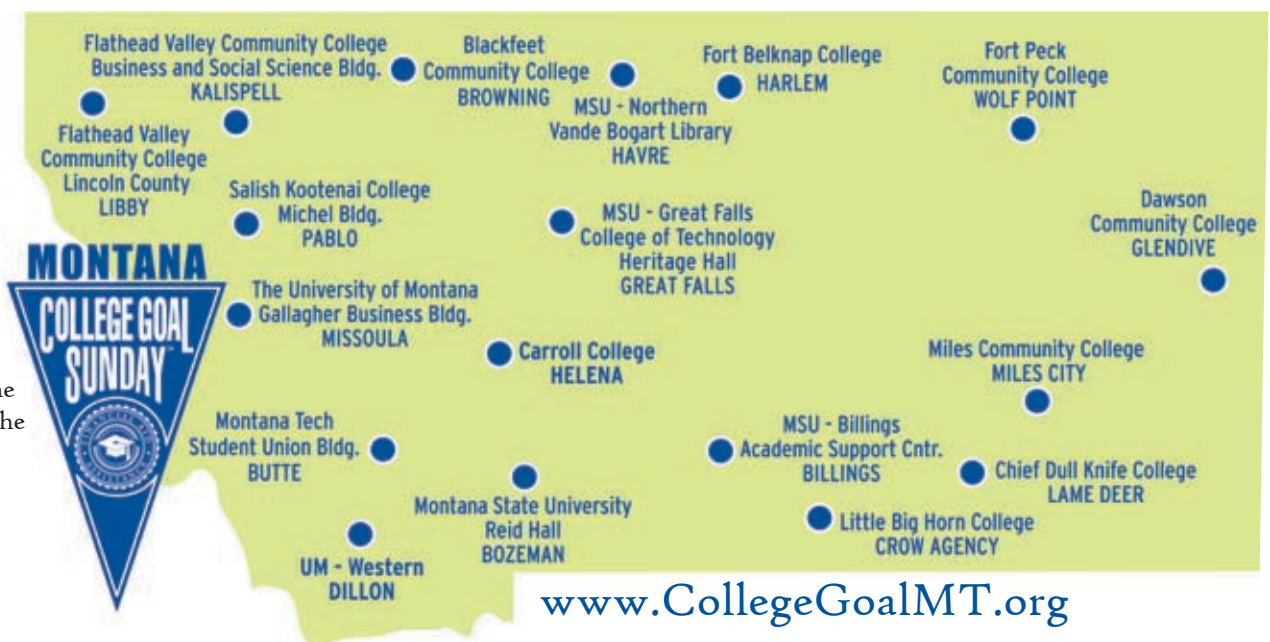
The operative word in FAFSA is free. Through Montana College Goal Sunday, SAF, financial aid professionals and other volunteers from across the state ensure that students and families have the support they need to complete the FAFSA so they can save their money for paying for their postsecondary education.

College Goal Sunday is a free event held annually at 18 locations across the state — in 2009, the event will take place on Wednesday, Feb. 18 and/or Sunday, Feb. 22. Students and families can check the dates and times of College Goal Sunday by visiting www.CollegeGoalMT.org.

No reservations are required to attend Montana College Goal Sunday. Drop by any of the following locations between the designated hours of operation to receive one-on-one help completing the FAFSA.

College Goal Sunday sites are as follows:

- Montana State University-Billings
- Montana State University in Bozeman
- Blackfeet Community College in Browning
- Montana Tech of The University of Montana in Butte
- Little Big Horn College in Crow Agency
- Dawson Community College in Glendive
- The University of Montana-Western in Dillon
- MSU-Great Falls College of Technology in Great Falls
- Fort Belknap College in Harlem
- MSU-Northern in Havre
- UM-Helena College of Technology in Helena
- Flathead Valley Community College in Kalispell
- Chief Dull Knife College in Lame Deer
- Flathead Valley Community College in Libby
- Miles Community College in Miles City
- The University of Montana in Missoula
- Salish Kootenai College in Pablo
- Fort Peck Community College in Wolf Point.



www.CollegeGoalMT.org

Scholarship Update

Happy Holidays from the scholarship department here at Montana Guaranteed Student Loan Program. We have been busy getting things ready for “scholarship season”! Here are some quick highlights of things to come:

***The Governor’s Merit-At-Large Scholarship will be available online at www.mgslp.org starting January 2, 2009. *The application deadline has changed to March 1, 2009, so please note that.* This scholarship is available to BOTH high school seniors and college students seeking their first degree or certificate. Encourage your students to apply!

***College campuses will be notified of the Montana University System Honor Scholarship (MUSHS) recipients, for the 2009-2010 academic year, by the end of spring semester 2009.

***College campuses will also be notified of the Governor’s High School Merit Scholarship recipients, for the 2009-2010 academic year, by the end of spring semester 2009.

Events Calendar

SAVE the DATE:
From Apr 15, 2009 to Apr 17, 2009

The MASFAA 2009 Annual Conference is being held in Helena at the newly re-modeled Park Plaza Hotel

Would you like your event posted here? Submit your events to Keith (next issue February 2009!)
e-mail: kcarparelli@mgslp.state.mt.us

***Posters for the Governor’s Merit-At-Large scholarship were mailed to all the campuses December 19. Please post them in your financial aid office.

On a final note, Cathy Beecher began working here in November as the Scholarship Specialist. Her contact information is cbeecher@mgslp.state.mt.us or phone at 444-0605. If you have questions or concerns please contact Cathy or Janice Kirkpatrick, Scholarship Coordinator, at jkirkpatrick@mgslp.state.mt.us or phone at 444-0638.

Editor’s Blog: New Year’s Resolutions

Tips for Family New Year’s Resolution Success reprinted from YMCA.net

Hopefully these will be the last resolutions you will have to make! Keep setting and attaining small, incremental resolutions and you’ll be amazed at how far you’ve come when assessing your progress a year later. You will be able to make an everyday commitment to yourself and to your family that will resonate positively throughout your lives.

PREPARING RESOLUTIONS TOGETHER:

Schedule a time to talk about family resolutions. Put it on the calendar at a time when the entire family can devote enough time to discuss without running in or out for soccer games, work or other activities. Ask everyone to come prepared. Encourage all family members to brainstorm fun resolution ideas in advance to prepare for the discussion. The youngest family members can also participate with help from an older family member.

Hold a planning “meeting” that is meaningful and fun. Give everyone a chance to participate by sharing his or her ideas and helping “run” the meeting.

- Give everyone a chance to “present” his or her contribution.
- Teens can take notes on their laptops.
- Little ones can be in charge of making healthy snacks.
- Elect a family member to lead the agenda—not necessarily an adult.

DEVELOPING RESOLUTIONS TOGETHER:

Make “well-rounded” resolutions. Make commitment which aims to strengthen and balance spirit, mind and body. Consider areas outside of fitness, such as improved nutrition, increased community service and additional time spent together as a family. Mix it up. Making a variety of resolutions offers more opportunities for success. When one resolution is starts to get tough, achieving success on another can boost confidence. Success while volunteering can make up for a last week’s fast food dinner.

- Make resolutions specific, realistic and measurable.
- Develop resolutions that include the whole family and consider each person’s starting point.
- Pick goals that are measurable and put the family on the road toward a healthier lifestyle.
- Accentuate the positive. Make more resolutions which focus on adding healthy activities rather than restricting unhealthy ones.
- Look for success in small increments by creating short-term goals and avoiding “all or nothing” thinking.
- Don’t “over resolve.” Consider what’s realistic given realities of your family current daily life that cannot be changed, or at least not changed overnight.
- Track progress in a fun, interactive and visual way.
- Put resolutions in writing and display them on the refrigerator where they can easily be seen.
- Be creative: make resolution posters and charts for mapping progress.
- Celebrate with positive, healthy rewards. Honor small successes with positive, fun and healthy rewards that meet the needs of the entire family.
- Check in with each other regularly and celebrate achievements, big and small.
- Prepare for setbacks.

A bout with the flu might get the family off track for a week, so schedule a family meeting to get restarted. Setbacks are not failure—they are times to call in the troops for reinforcement. Work together as a team to overcome barriers. If a family member is having trouble meeting a goal, brainstorm together to develop a new strategy. If mom can’t find time to exercise, kids can wash dishes while she takes a walk outside.